### Disbursal Process

**Process Name:** Disbursal Process  
**Process KPI:** Disbursal Time  
**Average Disbursal Time:** 9.167  
**Std.Dev:** 13.819  
**SLA:** 3 Days*  
**Process Definition:** Time elapsed from fund transfer till updating of disbursement details by FP

![Disbursal Time Chart](chart1)

### Redemption Process

**Process Name:** Redemption Process  
**Process KPI:** Redemption Time  
**Average Redemption Time:** 3.452  
**Std.Dev:** 2.479  
**SLA:** 5-7 Days*  
**Process Definition:** Time elapsed from redemption request to transfer of amount to investor

![Redemption Time Chart](chart2)

### Profile Publishing Process

**Process Name:** Profile Publishing Process for a Group Code  
**Process KPI:** Publishing Time  
**Average Publishing Time (in days):** 0.00  
**Std.Dev:** 0.00  
**SLA:** 4  
**Process Definition:** Time Taken to Publish all Profiles of a particular Group

![Publishing Time Chart](chart3)

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**SLA Adherence**

- **Disbursal Process:**  
  - % Cases on time: 67%  
  - % Cases Late: 33%

- **Redemption Process:**  
  - % On Time: 96%  
  - % Delayed: 4%

- **Profile Publishing Process:**  
  - % on time: 100%  
  - % not on time: 0%

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**Average Vs SLA**

- **Disbursed Process:** Average Vs SLA: 4.00

- **Redemption Process:** Average Time Taken to Publish Profiles

- **Profile Publishing Process:** Average To Publish Profiles
### Fund Raising Process

<table>
<thead>
<tr>
<th>Process Name</th>
<th>Fund Raising Process for a Group Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>Process KPI</td>
<td>Fund Raising Time</td>
</tr>
<tr>
<td>Average Fund Raising Time (in days)</td>
<td>51</td>
</tr>
<tr>
<td>Standard Deviation (in days)</td>
<td>24.42</td>
</tr>
<tr>
<td>SLA</td>
<td>45</td>
</tr>
<tr>
<td>Process Definition</td>
<td>Time Taken to Raise Funds for a particular Group</td>
</tr>
</tbody>
</table>

#### SLA Adherence

- **%on time**: 30%
- **%not on time**: 70%

#### Average Vs SLA

- **SLA**: 40
- **Average Time Taken to Raise Funds**: 51 days

### Fund Transfer Process

<table>
<thead>
<tr>
<th>Process Name</th>
<th>Fund Transfer Process for a Group Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>Process KPI</td>
<td>Fund Transfer Time</td>
</tr>
<tr>
<td>Average Fund Transfer Time (in days)</td>
<td>47.0909090909</td>
</tr>
<tr>
<td>Standard Deviation (in days)</td>
<td>10.62</td>
</tr>
<tr>
<td>SLA</td>
<td>46</td>
</tr>
<tr>
<td>Process Definition</td>
<td>Time Taken to Transfer Funds of a particular Group to Field Partner</td>
</tr>
</tbody>
</table>

#### SLA Adherence

- **%on time**: 27%
- **%not on time**: 73%

#### Average Vs SLA

- **SLA**: 41
- **Average Time Taken to Transfer Funds**: 47.09 days
### Process Explanation

<table>
<thead>
<tr>
<th>Process Explanation</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Disbursal Process</td>
<td>Once the loan amount is raised, the funds are then transferred to the field partner. The process of distributing the loan amount by the field partner is called the disbursal process.</td>
</tr>
<tr>
<td>Redemption Process</td>
<td>When an investor wants to withdraw his investment from Rang DE, he/she sends a request which is then processed and amount transferred into their account.</td>
</tr>
<tr>
<td>Submission Process</td>
<td>Submission Process involves the transfer/updating of borrower details onto the Rang De Dot Net website from the borrower application form.</td>
</tr>
<tr>
<td>Editing Process</td>
<td>Involves conversion of new borrower data into presentable format. Performed mainly by freelancers.</td>
</tr>
<tr>
<td>Publishing Process</td>
<td>Once the Profiles are submitted by the editors, the team screen and publish them on the website. This process is called as Publishing process.</td>
</tr>
<tr>
<td>Fund Raising Process</td>
<td>Once the profiles are published on the website, it remains there for 30 days for raising the funds online. This process is called as Fund raising process.</td>
</tr>
<tr>
<td>Fund Transfer Process</td>
<td>Once the funds are raised for all the profiles of a group, the funds are transferred to the Impact partners. This process is called as Fund Transfer Process.</td>
</tr>
</tbody>
</table>